

Information to identify the case:

Debtor 1 Amber Nichelle Ester
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Michigan**
Case number: **17-54184-tjt**

Social Security number or ITIN **xxx-xx-1456**
EIN
Social Security number or ITIN
EIN
Date case filed for chapter **7 10/10/17**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Amber Nichelle Ester	
2. All other names used in the last 8 years		
3. Address	30161 Pine St. Inkster, MI 48141	
4. Debtor's attorney Name and address	Joon H. Sung 2727 Second Avenue Detroit, MI 48201	Contact phone: (313) 242-0811
5. Bankruptcy trustee Name and address	K. Jin Lim 176 S. Harvey Plymouth, MI 48170	Contact phone: (734) 416-9420

For more information, see page 2 >

6. Bankruptcy clerk's office	Address of the Bankruptcy Clerk's Office: 211 West Fort Street Detroit, MI 48226 Contact phone: 313-234-0065	For the Court: Clerk of the Bankruptcy Court: Katherine B. Gullo Hours open: 8:30am-4:00pm Monday-Friday Date: 10/10/17
7. Meeting of creditors	November 16, 2017 at 10:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	211 West Fort St., Room 315, Detroit, MI 48226
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/16/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or register online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Eastern District of Michigan

In re:
Amber Nichelle Ester
Debtor

Case No. 17-54184-tjt
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 14

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db +Amber Nichelle Ester, 30161 Pine St., Inkster, MI 48141-2801
24986464 +A&A North American Financial, LLC, c/o G.R. Sims, G. Reynolds Sims & Associates, PC,
2075 W. Big Beaver, Suite 200, Troy, MI 48084-3438
24986466 Comerica Bank, P.O. Box 641618, Detroit, MI 48264-1618
24986465 +Credit Acceptance Corp., P.O. Box 5070, Southfield, MI 48086-5070
24986469 Education Department Office of General, 400 Maryland Ave. SW, Room 6E353,
Washington, D.C. 20202-2110
24986470 +Finsilver/Friedman Management Corp., c/o Ryan J. Fishman, Fishman Group, P.C.,
800 W. Long Lake Road, Suite 170, Bloomfield Hills, MI 48302-2058
24986472 PNC Bank, Attn: Bankruptcy Dept., P.O. Box 489909, Charlotte, NC 28269-5329
24986473 +United States Attorneys Office, Attn: Civil Division, 211 W. Fort Street, Suite 2001,
Detroit, MI 48226-3220

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: jsung@lakeshorelegalaid.org Oct 10 2017 22:35:10 Joon H. Sung,
2727 Second Avenue, Detroit, MI 48201

tr +E-mail/Text: kjinlim7@gmail.com Oct 10 2017 22:35:33 K. Jin Lim, 176 S. Harvey,
Plymouth, MI 48170-1616

24986463 +EDI: AAEO.COM Oct 10 2017 22:34:00 Aarons, 25708 Michigan Ave.,
Dearborn Heights, MI 48125-1040

24986467 +EDI: CMIGROUP.COM Oct 10 2017 22:33:00 Credit Management, 4200 International Parkway,
Carrollton, TX 75007-1912

24986468 EDI: ECMC.COM Oct 10 2017 22:33:00 ECMC, Attn: Bankruptcy Department, P.O. Box 16408,
St. Paul, MN 55116-0408

24986471 EDI: AMINFOFP.COM Oct 10 2017 22:33:00 First Premier Bank, P.O. Box 5524,
Sioux Falls, SD 57117-5524

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2017 at the address(es) listed below:

NONE.

TOTAL: 0